

Proposed Bill No. 5628

January Session, 2013

LCO No. 2484

Referred to Committee on INSURANCE AND REAL ESTATE

Introduced by: REP. BOUKUS, 22nd Dist.

AN ACT CONCERNING THE CANCELLATION OR NONRENEWAL OF A HOMEOWNERS INSURANCE POLICY AND THE PREMIUMS FOR SUCH POLICY.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

- 1 That title 38a of the general statutes be amended to prohibit an
- 2 insurance company from cancelling or nonrenewing a homeowners
- 3 insurance policy or increasing the premiums for such policy based
- 4 solely on inquiries made on or a claim filed under such policy that
- 5 resulted in (1) no loss coverage payment by such company for such
- 6 claims, or (2) a loss coverage payment by such company for such
- 7 claims of less than five hundred dollars, except that such prohibition
- 8 shall not apply if the insured filed more than one claim resulting from
- 9 a noncatastrophic event in a three-year period that resulted in any loss
- 10 coverage payment by such company.

Statement of Purpose:

To prohibit an insurance company from cancelling or nonrenewing a homeowners insurance policy or increasing the premiums for such policy under certain circumstances.